

# Notice of Allowability

Application No.

09/737,080

Examiner

Charles Kyle

Applicant(s)

KRUEGER ET AL.

Art Unit

3624

## -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the Supplemental Amendment of June 23, 2005.
2. ☒ The allowed claim(s) is/are 1-113.
3. ☒ The drawings filed on March 22, 2001 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

### Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date 3/5/01, 5/21/01
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☒ Interview Summary (PTO-413),  
Paper No./Mail Date 0621/2005
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

### EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Anthony Barkume on June 24, 2005.

1. (Amended) ~~In an internetworked computer system comprising at least one user computer, at least one merchant computer, and a verification computer interconnected to a computer network], a~~  
A method of approving an online transaction between a the user computer and a the merchant computer interconnected over a computer network, in conjunction with a payment card associated with the user computer, comprising the steps of:

- a) transmitting a transaction request from the user computer to the merchant computer;
- b) transmitting a verification request from the merchant computer to a the verification computer, the verification request comprising a first data string associated with the payment card;
- c) storing the verification request at the verification computer in association with a transaction identifier and a verification data string;

Art Unit: 3624

- d) transmitting the transaction identifier and the verification data string from the verification computer to the merchant computer;
- e) storing at the merchant computer (i) the verification data string as an expected verification data string, and (ii) the transaction identifier;
- f) transmitting from the merchant computer to the user computer the transaction identifier;
- g) the user computer transmitting to the verification computer (i) the transaction identifier, and (ii) a second data string associated with the payment card;
- h) the verification computer using the transaction identifier received from the user computer to retrieve the verification request previously stored by the verification computer with that received transaction identifier;
- i) the verification computer performing a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved;
- j) upon successful verification that the transaction should be approved, the verification computer transmitting a verification approval message to the user computer, the verification approval message comprising the transaction identifier and the verification data string associated therewith as a confirmation verification data string;
- k) the user computer transmitting the verification approval message to the merchant computer;

Art Unit: 3624

l) the merchant computer using the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored;

m) the merchant computer comparing the expected verification data string with the confirmation verification data string from the verification approval message; and

n) the merchant computer indicating that the transaction has been approved if the comparison is positive.

2. (Original) The method of claim 1 wherein the verification request transmitted from the merchant computer to the verification computer further comprises an indication of a payment amount associated with the transaction request.

3. (Original) The method of claim 2 wherein the verification step performed by the verification computer determines if an account associated with the payment card is sufficient to cover the payment amount in the verification request.

4. (Original) The method of claim 3 wherein the transaction request comprises information associated with a product to be purchased by the user computer and the payment amount associated with the product.

5. (Original) The method of claim 4 wherein the payment card is a debit card.

6. (Original) The method of claim 5 wherein the first data string is an account number associated with the debit card, and wherein the second data string is a PIN associated with the debit card.

7. (Original) The method of claim 4 wherein the payment card is a credit card.

Art Unit: 3624

8. (Original) The method of claim 7 wherein the first data string is an account number associated with the credit card.
9. (Original) The method of claim 8 wherein the second data string is an expiration date associated with the credit card.
10. (Original) The method of claim 8 wherein the second data string is a CVV2 number associated with the credit card.
11. (Original) The method of claim 1 wherein the verification request transmitted from the merchant computer to the verification computer further comprises a merchant identifier.
12. (Original) The method of claim 1 wherein the transaction identifier is generated by the verification computer.
13. (Original) The method of claim 1 wherein the verification data string is generated by the verification computer.
14. (Original) The method of claim 1 wherein the user computer is executing a web browser program, and wherein the user computer is caused to transmit to the verification computer (i) the transaction identifier, and (ii) a second data string associated with the payment card, by a redirect command sent from the merchant computer to the user computer.
15. (Original) The method of claim 1 wherein the user computer is executing a web browser program, and wherein the user computer is caused to transmit the verification approval message to the merchant computer by a redirect command sent from the verification computer to the user computer.

Art Unit: 3624

16. (Original) The method of claim 1 wherein the step of the user computer transmitting to the verification computer (i) the transaction identifier, and (ii) a second data string associated with the payment card, comprises the steps of:

the user computer transmitting the transaction identifier to the verification computer;  
the verification computer requesting the user computer to transmit the second data string to the verification computer; and

the user computer transmitting the second data string to the verification computer in response thereto.

17. (Original) The method of claim 16 wherein the verification computer requests the user computer to transmit the second data string to the verification computer by sending a form to a browser program executing on the user computer, the form comprising a data entry field used by an operator of the user computer to enter the requested second data string.

18. (Original) The method of claim 3 wherein the step of determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request comprises the step of the verification computer communicating with a gateway computer associated with an existing credit approval system.

19. (Original) The method of claim 1 wherein the first data string associated with the payment card is obtained by the merchant computer as part of the transaction request transmitted by the user computer.

20. (Original) The method of claim 1 wherein the first data string associated with the payment card is obtained by the merchant computer by retrieval from storage.

21. (Original) A system for approving an online transaction comprising:

- a) a user computer;
- b) a merchant computer; and
- c) a verification computer;

Art Unit: 3624

said user computer, said merchant computer, and said verification computer are interconnected to a computer network;

wherein said online transaction is executed in conjunction with a payment card associated with said user computer; and further wherein:

a) said user computer is programmed to transmit a transaction request to the merchant computer;

b) said merchant computer is programmed to transmit a verification request to the verification computer, the verification request comprising a first data string associated with the payment card;

c) said verification computer is programmed to (i) store the verification request in association with a transaction identifier and a verification data string, and (ii) transmit the transaction identifier and the verification data string to the merchant computer;

d) said merchant computer is further programmed to store (i) the verification data string as an expected verification data string, and (ii) the transaction identifier, and to transmit to the user computer the transaction identifier;

e) said user computer user computer is further programmed to transmit to the verification computer (i) the transaction identifier, and (ii) a second data string associated with the payment card;

f) said verification computer is further programmed to (i) use the transaction identifier received from the user computer to retrieve the verification request previously stored with that received transaction identifier, to (ii) perform a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved, to (iii) transmit, upon successful verification that the transaction should be

Art Unit: 3624

approved, a verification approval message to the user computer, the verification approval message comprising the transaction identifier and the verification data string associated therewith as a confirmation verification data string;

g) said user computer is further programmed to transmit the verification approval message to the merchant computer;

h) said merchant computer is further programmed to (i) use the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored, to (ii) compare the expected verification data string with the confirmation verification data string from the verification approval message, and to (iii) indicate that the transaction has been approved if the comparison is positive.

22. (Original) The system of claim 21 wherein the verification request transmitted from the merchant computer to the verification computer further comprises an indication of a payment amount associated with the transaction request.

23. (Original) The system of claim 22 wherein the verification computer is programmed to perform the verification step by determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request.

24. (Original) The system of claim 23 wherein the transaction request comprises information associated with a product to be purchased by the user computer and the payment amount associated with the product.

25. (Original) The system of claim 24 wherein the payment card is a debit card.

26. (Original) The system of claim 25 wherein the first data string is an account number associated with the debit card, and wherein the second data string is a PIN associated with the debit card.



Art Unit: 3624

27. (Original) The system of claim 24 wherein the payment card is a credit card.
28. (Original) The system of claim 27 wherein the first data string is an account number associated with the credit card.
29. (Original) The system of claim 28 wherein the second data string is an expiration date associated with the credit card.
30. (Original) The system of claim 28 wherein the second data string is a CVV2 number associated with the credit card.
31. (Original) The system of claim 21 wherein the verification request transmitted from the merchant computer to the verification computer further comprises a merchant identifier.
32. (Original) The system of claim 21 wherein the verification computer is programmed to generate the transaction identifier.
33. (Original) The system of claim 21 wherein the verification computer is programmed to generate the verification data string.
34. (Original) The system of claim 21 wherein the user computer is further programmed to execute a web browser program, and wherein the user computer is caused to transmit to the verification computer (i) the transaction identifier, and (ii) a second data string associated with the payment card, by a redirect command sent from the merchant computer to the user computer.
35. (Original) The system of claim 21 wherein the user computer is further programmed to execute a web browser program, and wherein the user computer is caused to transmit the verification approval message to the merchant computer by a redirect command sent from the verification computer to the user computer.

Art Unit: 3624

36. (Original) The system of claim 21 wherein the user computer is programmed to transmit to the verification computer (i) the transaction identifier, and (ii) a second data string associated with the payment card, by a process executing the steps of comprises the steps of:

the user computer transmitting the transaction identifier to the verification computer;

the verification computer requesting the user computer to transmit the second data string to the verification computer; and

the user computer transmitting the second data string to the verification computer in response thereto.

37. (Original) The system of claim 36 wherein the verification computer requests the user computer to transmit the second data string to the verification computer by sending a form to a browser program executing on the user computer, the form comprising a data entry field used by an operator of the user computer to enter the requested second data string.

38. (Original) The system of claim 23 wherein the step of determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request comprises the step of the verification computer communicating with a gateway computer associated with an existing credit approval system.

39. (Original) The system of claim 21 wherein the first data string associated with the payment card is obtained by the merchant computer as part of the transaction request transmitted by the user computer.

40. (Original) The system of claim 21 wherein the first data string associated with the payment card is obtained by the merchant computer by retrieval from storage.

41. (Original) A method of a merchant computer obtaining approval from a verification computer of an online transaction requested by a user computer in conjunction with a payment card associated with the user computer, comprising the steps of:

Art Unit: 3624

- a) on receipt of a transaction request, the merchant computer transmitting a verification request to the verification computer, the verification request comprising a first data string associated with the payment card;
- b) storing the verification request at the verification computer in association with a transaction identifier and a verification data string;
- c) transmitting the transaction identifier and the verification data string from the verification computer to the merchant computer;
- d) storing at the merchant computer (i) the verification data string as an expected verification data string, and (ii) the transaction identifier;
- e) transmitting the transaction identifier from the merchant computer to the verification computer via the user computer;
- f) the verification computer obtaining from the user computer a second data string associated with the payment card;
- g) the verification computer using the transaction identifier received from the merchant computer via the user computer to retrieve the verification request previously stored by the verification computer with that received transaction identifier;
- h) the verification computer performing a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved;
- i) upon successful verification that the transaction should be approved, the verification computer transmitting a verification approval message to the merchant computer via

Art Unit: 3624

the user computer, the verification approval message comprising the transaction identifier and the verification data string associated therewith as a confirmation verification data string;

j) the merchant computer using the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored;

k) the merchant computer comparing the expected verification data string with the confirmation verification data string from the verification approval message; and

l) the merchant computer indicating that the transaction has been approved if the comparison is positive.

42. (Original) The method of claim 41 wherein the verification request transmitted from the merchant computer to the verification computer further comprises an indication of a payment amount associated with the transaction request.

43. (Original) The method of claim 42 wherein the verification step performed by the verification computer determines if an account associated with the payment card is sufficient to cover the payment amount in the verification request.

44. (Original) The method of claim 43 wherein the transaction request comprises information associated with a product to be purchased by the user computer and the payment amount associated with the product.

45. (Original) The method of claim 44 wherein the payment card is a debit card.

46. (Original) The method of claim 45 wherein the first data string is an account number associated with the debit card, and wherein the second data string is a PIN associated with the debit card.

Art Unit: 3624

47. (Original) The method of claim 44 wherein the payment card is a credit card.
48. (Original) The method of claim 47 wherein the first data string is an account number associated with the credit card.
49. (Original) The method of claim 48 wherein the second data string is an expiration date associated with the credit card.
50. (Original) The method of claim 48 wherein the second data string is a CVV2 number associated with the credit card.
51. (Original) The method of claim 41 wherein the verification request transmitted from the merchant computer to the verification computer further comprises a merchant identifier.
52. (Original) The method of claim 41 wherein the transaction identifier is generated by the verification computer.
53. (Original) The method of claim 41 wherein the verification data string is generated by the verification computer.
54. (Original) The method of claim 41 wherein transaction identifier is transmitted from the merchant computer to the verification computer via the user computer by the merchant computer issuing a redirect command to the user computer.
55. (Original) The method of claim 41 wherein the verification approval message is transmitted from the verification computer to the merchant computer via the user computer by the verification computer issuing a redirect command to the user computer.
56. (Original) The method of claim 41 wherein the verification computer obtains the second data string associated with the payment card by a request issued to the user computer.

Art Unit: 3624

57. (Original) The method of claim 56 wherein the verification computer requests the user computer to transmit the second data string to the verification computer by sending a form to a browser program executing on the user computer, the form comprising a data entry field used by an operator of the user computer to enter the requested second data string.

58. (Original) The method of claim 43 wherein the step of determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request comprises the step of the verification computer communicating with a gateway computer associated with an existing credit approval system.

59. (Original) The method of claim 41 wherein the first data string associated with the payment card is obtained by the merchant computer as part of the transaction request.

60. (Original) The method of claim 41 wherein the first data string associated with the payment card is obtained by the merchant computer by retrieval from storage.

61. (Previously presented) A system for approving an online transaction comprising:

- a) a merchant computer; and
- b) a verification computer;

said merchant computer and said verification computer are interconnected to a computer network;

wherein said online transaction is executed in conjunction with a payment card; and  
further wherein:

- a) said merchant computer is programmed to receive a transaction request and in response thereto transmit a verification request to the verification computer, the verification request comprising a first data string associated with the payment card;

Art Unit: 3624

b) said verification computer is programmed to (i) store the verification request in association with a transaction identifier and a verification data string, and (ii) transmit the transaction identifier and the verification data string to the merchant computer;

c) said merchant computer is further programmed to store (i) the verification data string as an expected verification data string, and (ii) the transaction identifier, and to transmit the transaction identifier to the verification computer via a user computer interconnected to the computer network;

d) said verification computer is further programmed to (i) use the transaction identifier received from the merchant computer via the user computer to retrieve the verification request previously stored with that received transaction identifier, (ii) obtain a second data string associated with the payment card from a user computer (iii) perform a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved, to (iv) transmit, upon successful verification that the transaction should be approved, a verification approval message to the merchant computer via the user computer, the verification approval message comprising the transaction identifier and the verification data string associated therewith as a confirmation verification data string;

e) said merchant computer is further programmed to (i) use the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored, to (ii) compare the expected verification data string with the confirmation verification data string from the verification approval message, and to (iii) indicate that the transaction has been approved if the comparison is positive.

62. (Original) The system of claim 61 wherein the verification request transmitted from the merchant computer to the verification computer further comprises an indication of a payment amount associated with the transaction request.

Art Unit: 3624

63. (Original) The system of claim 62 wherein the verification computer is programmed to perform the verification step by determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request.
64. (Original) The system of claim 63 wherein the transaction request comprises information associated with a product to be purchased by the user computer and the payment amount associated with the product.
65. (Original) The system of claim 64 wherein the payment card is a debit card.
66. (Original) The system of claim 65 wherein the first data string is an account number associated with the debit card, and wherein the second data string is a PIN associated with the debit card.
67. (Original) The system of claim 64 wherein the payment card is a credit card.
68. (Original) The system of claim 67 wherein the first data string is an account number associated with the credit card.
69. (Original) The system of claim 68 wherein the second data string is an expiration date associated with the credit card.
70. (Original) The system of claim 68 wherein the second data string is a CVV2 number associated with the credit card.
71. (Original) The system of claim 61 wherein the verification request transmitted from the merchant computer to the verification computer further comprises a merchant identifier.
72. (Original) The system of claim 61 wherein the verification computer is programmed to generate the transaction identifier.



Art Unit: 3624

73. (Original) The system of claim 61 wherein the verification computer is programmed to generate the verification data string.

74. (Original) The system of claim 61 wherein the merchant computer is programmed to transmit the transaction identifier to the verification computer via the user computer by issuing a redirect command to the user computer.

75. (Original) The system of claim 61 wherein the verification computer is programmed to transmit the verification approval message to the merchant computer via the user computer by issuing a redirect command to the user computer.

76. (Original) The system of claim 61 wherein the verification computer is programmed to obtain the second data string associated with the payment card by a request issued to the user computer.

77. (Original) The system of claim 76 wherein the verification computer requests the user computer to transmit the second data string to the verification computer by sending a form to a browser program executing on the user computer, the form comprising a data entry field used by an operator of the user computer to enter the requested second data string.

78. (Original) The system of claim 63 wherein the step of determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request comprises the step of the verification computer communicating with a gateway computer associated with an existing credit approval system.

79. (Original) The system of claim 61 wherein the first data string associated with the payment card is obtained by the merchant computer as part of the transaction request transmitted by the user computer.

Art Unit: 3624

80. (Original) The system of claim 61 wherein the first data string associated with the payment card is obtained by the merchant computer by retrieval from storage.

81. (Amended) ~~In an internetworked computer system comprising at least one user computer, at least one merchant computer, and a verification computer interconnected to a computer network, a~~

A method of the a verification computer approving an online transaction between the a user computer and the a merchant computer interconnected over a computer network, in conjunction with a payment card associated with the user computer, comprising the steps of:

a) receiving a verification request from a the merchant computer, the verification request comprising a first data string associated with the payment card;

b) storing the verification request in association with a transaction identifier and a verification data string;

c) transmitting the transaction identifier and the verification data string to the merchant computer;

d) receiving from the user computer (i) the transaction identifier, said transaction identifier having been previously transmitted from the merchant computer to the user computer, and (ii) a second data string associated with the payment card;

e) using the transaction identifier received from the user computer to retrieve the verification request previously stored with that received transaction identifier;

f) performing a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved; and

Art Unit: 3624

g) upon successful verification that the transaction should be approved, transmitting a verification approval message to the user computer, the verification approval message comprising the transaction identifier and the verification data string associated therewith as a confirmation verification data string;

whereby upon receipt of the verification approval message, and the user computer transmitting the verification approval message to the merchant computer, and the merchant computer using the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored;  
and the merchant computer comparing the expected verification data string with the confirmation verification data string from the verification approval message; then the merchant computer indicates that the transaction has been approved if the comparison is positive.

82. (Original) The method of claim 81 wherein the verification request received by the verification computer further comprises an indication of a payment amount associated with the transaction request.

83. (Original) The method of claim 82 wherein the verification step determines if an account associated with the payment card is sufficient to cover the payment amount in the verification request.

84. (Original) The method of claim 81 wherein the payment card is a debit card.

85. (Original) The method of claim 84 wherein the first data string is an account number associated with the debit card, and wherein the second data string is a PIN associated with the debit card.

86. (Original) The method of claim 81 wherein the payment card is a credit card.

Art Unit: 3624

87. (Original) The method of claim 86 wherein the first data string is an account number associated with the credit card.
88. (Original) The method of claim 87 wherein the second data string is an expiration date associated with the credit card.
89. (Original) The method of claim 87 wherein the second data string is a CVV2 number associated with the credit card.
90. (Original) The method of claim 81 wherein the verification request received by the verification computer further comprises a merchant identifier.
91. (Original) The method of claim 81 wherein the transaction identifier is generated by the verification computer.
92. (Original) The method of claim 81 wherein the verification data string is generated by the verification computer.
93. (Original) The method of claim 81 wherein the step of receiving from the user computer (i) the transaction identifier, and (ii) a second data string associated with the payment card comprises:  
the verification computer receiving the transaction identifier from the user computer;  
the verification computer requesting the user computer to transmit the second data string to the verification computer; and  
the verification computer receiving the second data string from the user computer in response thereto.
94. (Original) The method of claim 93 wherein the verification computer requests the user computer to transmit the second data string to the verification computer by sending a form to a

browser program executing on the user computer, the form comprising a data entry field used by an operator of the user computer to enter the requested second data string.

95. (Original) The method of claim 83 wherein the step of determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request comprises the step of communicating with a gateway computer associated with an existing credit approval system.

96. (Currently Amended) A verification computer for approving an online transaction between a user computer and a merchant computer, comprising:

means for communicating with each of the user computer and the merchant computer over a computer network;

processing means programmed to:

a) receive a verification request from a merchant computer, the verification request comprising a first data string associated with the payment card;

b) store the verification request in association with a transaction identifier and a verification data string;

c) transmit the transaction identifier and the verification data string to the merchant computer;

d) receive from the user computer (i) the transaction identifier, said transaction identifier having been previously transmitted from the merchant computer to the user computer, and (ii) a second data string associated with the payment card;

e) use the transaction identifier received from the user computer to retrieve the verification request previously stored with that received transaction identifier;

f) perform a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved; and

g) upon successful verification that the transaction should be approved, transmit a verification approval message to the user computer, the verification approval message comprising the transaction identifier and the verification data string associated therewith as a confirmation verification data string;

whereby upon receipt of the verification approval message, and the user computer transmitting the verification approval message to the merchant computer, and the merchant computer using the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored;  
and the merchant computer comparing the expected verification data string with the confirmation verification data string from the verification approval message; then the merchant computer indicates that the transaction has been approved if the comparison is positive.

97. (Original) The verification computer of claim 96 wherein the processing means is further programmed to utilize an indication of a payment amount associated with a transaction request.

98. (Original) The verification computer of claim 97 wherein the processing means is further programmed to determine if an account associated with the payment card is sufficient to cover the payment amount in the verification request.

99. (Original) The verification computer of claim 96 wherein the processing means is further programmed to receive the transaction identifier from the user computer; to request the user computer to transmit the second data string to the verification computer; and to receive the second data string from the user computer in response thereto.

Art Unit: 3624

100. (Original) The verification computer of claim 99 wherein the processing means is further programmed to request the user computer to transmit the second data string to the verification computer by sending a form to a browser program executing on the user computer, the form comprising a data entry field used by an operator of the user computer to enter the requested second data string.

101. (Original) The verification computer of claim 98 wherein the processing means is further programmed to determine if an account associated with the payment card is sufficient to cover the payment amount in the verification request by communicating with a gateway computer associated with an existing credit approval system.

102. (Amended) ~~In an internetworked computer system comprising at least one user computer, at least one merchant computer, and a verification computer interconnected to a computer network, a~~

A method of a the merchant computer obtaining approval for an online transaction between the a user computer and the merchant computer in conjunction with a payment card associated with the user computer, comprising the steps of:

- a) receiving a transaction request from the user computer;
- b) transmitting a verification request to the a verification computer, the verification request comprising a first data string associated with the payment card;
- c) receiving from the verification computer a transaction identifier and a verification data string;
- d) storing (i) the verification data string as an expected verification data string, and (ii) the transaction identifier;

Art Unit: 3624

- e) transmitting to the verification computer via the user computer the transaction identifier;
- f) receiving from the verification computer via the user computer a verification approval message, the verification approval message comprising the transaction identifier and a verification data string associated therewith as a confirmation verification data string;
- g) using the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored;
- h) comparing the expected verification data string with the confirmation verification data string from the verification approval message; and
- i) indicating that the transaction has been approved if the comparison is positive.

103. (Original) The method of claim 102 wherein the verification request transmitted to the verification computer further comprises an indication of a payment amount associated with the transaction request.

104. (Original) The method of claim 103 wherein the transaction request comprises information associated with a product to be purchased by the user computer and the payment amount associated with the product.

105. (Original) The method of claim 102 wherein the verification request transmitted from the merchant computer to the verification computer further comprises a merchant identifier.

106. (Original) The method of claim 102 wherein the transaction identifier is generated by the verification computer.



Art Unit: 3624

107. (Original) The method of claim 102 wherein the verification data string is generated by the verification computer.

108. (Original) The method of claim 102 wherein the step of transmitting to the verification computer via the user computer the transaction identifier comprises sending a redirect command to the user computer.

109. (Original) The method of claim 102 wherein the first data string associated with the payment card is obtained by the merchant computer as part of the transaction request transmitted by the user computer.

110. (Original) The method of claim 102 wherein the first data string associated with the payment card is obtained by the merchant computer by retrieval from storage.

111. (Original) A merchant computer for executing an online transaction with a user computer on approval by a verification computer, comprising:

means for communicating with each of the user computer and the verification computer over a computer network;

processing means programmed to:

- a) receive a transaction request from the user computer;
- b) transmit a verification request to the verification computer, the verification request comprising a first data string associated with the payment card;
- c) receive from the verification computer a transaction identifier and a verification data string;
- d) store (i) the verification data string as an expected verification data string, and (ii) the transaction identifier;

Art Unit: 3624

- e) transmit to the verification computer via the user computer the transaction identifier;
- f) receive from the verification computer via the user computer a verification approval message, the verification approval message comprising the transaction identifier and a verification data string associated therewith as a confirmation verification data string;
- g) use the transaction identifier in the verification approval message to retrieve an expected verification data string previously stored;
- h) comparing the expected verification data string with the confirmation verification data string from the verification approval message; and
- i) indicating that the transaction has been approved if the comparison is positive.

112. (Original) The merchant computer of claim 111 wherein the processing means is further programmed to include in the verification request transmitted to the verification computer an indication of a payment amount associated with the transaction request.

113. (Original) The merchant computer of claim 111 wherein the processing means is further programmed to transmitting to the verification computer via the user computer the transaction identifier by sending a redirect command to the user computer.

Art Unit: 3624

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles Kyle whose telephone number is (571) 272-6746. The examiner can normally be reached on 6:30 to 3:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

crk  
June 24, 2005

Examiner Charles Kyle

A handwritten signature in black ink, appearing to read "Charles Kyle", with a stylized flourish at the end.

***Allowable Subject Matter***

Claims 1-113 are allowed.

The following is an examiner's statement of reasons for allowance: The best prior art of record, US 2001/0025271 *Allen* neither discloses nor fairly suggests limitations recited in claims 1-20, 41-60, 81-95 and 102-110. These limitations include method steps wherein a verification data string and transaction identifier are sent to a merchant computer; a confirmation verification data string and transaction identifier are sent to a user computer which then forwards these to the merchant computer; the merchant computer uses the transaction identifier to retrieve the originally received verification data string; and the merchant computer compares the verification data string and confirmation verification data string to approve the transaction identified by the transaction identifier. Additionally, these steps are performed in conjunction with a separate verification process comprising use of a first data string supplied by the merchant computer to the verification computer and a second data string provided by the user computer to the verification computer.

The best prior art of record, US 2001/0025271 *Allen* neither discloses nor fairly suggests limitations recited in claims 21-40, 61-80, 96-101 and 111-113. These limitations include system elements to provide functionalities of sending a verification data string and transaction identifier to a merchant computer; sending a confirmation verification data string and transaction identifier to a user computer which then forwards these to the merchant computer; the merchant computer using the transaction identifier to retrieve the originally received verification data string; and the merchant computer comparing the verification data string and confirmation verification data string to approve the transaction identified by the transaction identifier.

Art Unit: 3624

Additionally, other elements provide a separate verification process comprising use of a first data string supplied by the merchant computer to the verification computer and a second data string provided by the user computer to the verification computer.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### *Conclusion*

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The references are cited for their general teachings in the environment of credit card processing and transaction security.

US 2001/0025271 A1	07-2001	Allen
US 6,254,000 B1	07-2001	Degen et al
US 6,834,271 B1	12-2004	Hodgson et al
US 6,910,023	06-2005	Schibi
US 5,815,657	09-1998	Williams et al
JP0200215738	05-2002	Histatomi et al
DFW.ocm webpage		10-2000 Nescrow Technologies, Inc. Meets with US Dept. of Commerce

Art Unit: 3624

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crk  
June 24, 2005

Examiner Charles Kyle

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